

# USA Capital

## First Trust Deed Investment

<b>Borrower:</b>	Ocean Atlantic/PFG- Westbury, LLC Ocean Atlantic Companies are a group of diversified real estate development companies based in Washington, DC. They have developed of \$1.5 billion worth of residential and commercial property since 1981.
<b>Loan Amount:</b>	\$9,425,000
<b>Rate:</b>	12% (net)
<b>Loan to Value:</b>	Approximately 65% based on an appraisal by Argianas and Associates, Inc dated June 28, 2005
<b>Term:</b>	12 months
<b>Collateral:</b>	Deed of Trust on Approximately 130 acres of land located on the south east corner of Corneils Road and Beecher Road in Yorkville, 60 miles west of Chicago, Illinois. Commonly known as Westbury South Village.
<b>The Project:</b>	Westbury South Village subdivision is situated on 130 unimproved acres of land that has been zoned for approximately 473 residential lots. The site plans are comprised of two planning areas of single family lots and two planning areas of multi-family townhouses. The borrower has offers from Kensington Homes, RA Faganel and Neumann Homes for purchase of the different planning areas.
<b>Market Area:</b>	Yorkville is 60 miles outside of Chicago, Illinois. Chicago has
<b>Use of Proceeds:</b>	Our loan will be used to refinance the existing first Mortgage and pay the pre-development cost.
<b>Exit Strategy:</b>	The borrower intends to obtain an A & D loan to develop the property.
<b>Guarantees:</b>	Ocean Atlantic Service Corporation with a reported net worth of approximately \$19 million as of September 30, 2005.

**USA Capital**  
**702-734-2400**

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Money invested through a mortgage broker is not guaranteed to earn any interest or return and is not insured. Before investing investors must be provided applicable disclosure.

# EXHIBIT B